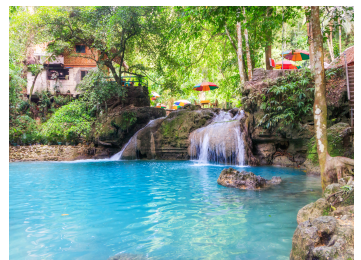
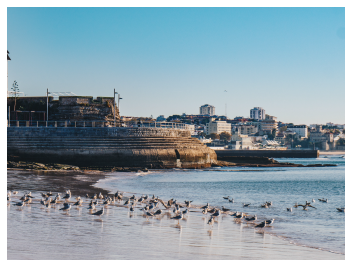
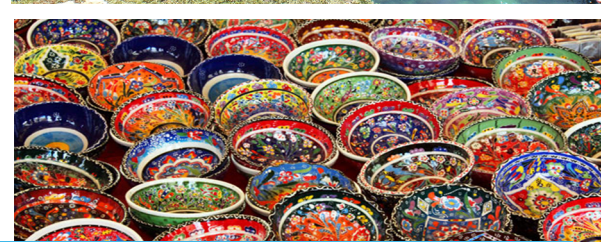


# Retire Overseas Virtual Conference

Sept. 13–17, 2021







## UPCOMING LIVE AND INVEST OVERSEAS CONFERENCES

Live and Invest Overseas Conferences are the best way to consider the best options for your new life overseas. Our live events introduce you not only to our key overseas experts for each country including attorneys, insurance providers, bankers, real estate professionals, tax advisors, residency consultants, and more, but also to expats and friends who've already launched new lives in the world's top havens...and who can tell you, from firsthand experience, of the advantages and the disadvantages, the pluses and the minuses, the distresses and the delights...and why they've never looked back!

Whether you're considering a new life on the shores of Belize, in Portugal's Algarve region, or in Medellín, Colombia, the City of Eternal Spring...or you're looking to diversify your portfolio with an overseas property purchase or to protect your assets by taking them offshore, we promise you this: Our far-flung global experts have the answers, the experience, the judgment, and the real-world advice you need to make every lifestyle, retirement, and investment dream you have come true.

### **Talk To Our Staff To Learn More!**





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Live And Invest In Europe Conference  
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Live And Invest In Belize Conference  
Jan. 2022, Belize City, Belize  
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Feb. 2022, Panama City, Panama  
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Live And Invest In Colombia Conference  
March 2022, Medellin, Colombia  
*Pre-Register Today To Secure a Seat!*

Live And Invest In Portugal Conference  
April 2022, Carvoeiro, Portugal  
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## Talk To Our Staff And **Register** Today!

Note: All Access Pass members attend every single conference on our calendar as a VIP and free of charge.  
Talk to our staff to find out more about the All Access Pass.



# Retire Overseas Virtual Conference

September 13-17, 2021



## Congratulations And Welcome!

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Dear Retire Overseas Virtual Conference Attendee,

By joining us virtually this week, you've taken a brave and exciting step toward remaking your future.

You've done your part. Now it's our turn.

We're being joined this week by more than 40 friends, experts, expats, colleagues, and professionals from around the world with, among them, many, many dozens of years of experience doing the very things you're now thinking about doing yourself: living and investing overseas.

Here's my promise to you as we set off together on this week's adventure: We're committed to helping you consider your best options for starting a new life in a new place.

No, more than that. We're committed to helping you find the opportunities that make the most sense for you right now in one of the world's most interesting and advantaged destinations.

Don't let us off the hook. Take advantage of us. Pick our brains. Ask every single one of your questions.

The speakers assembled for the event this week are happy to meet with you. That's why we're here.

Is a new life overseas right for you? And, if so, where?

I don't know. And, right now, probably you don't either. Over the course of the coming four days, let's find out!

I look forward to it.

Here's to your new life... overseas!

**Kathleen Peddicord**

Publisher, Live and Invest Overseas



# Retire Overseas Virtual Conference

September 13-17, 2021



## Welcome!

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Dear Retire Overseas Virtual Conference Attendee,

Welcome to the Retire Overseas Virtual Conference. We appreciate and look forward to this chance to help you consider your best options for retirement, for starting a new life, for investing, and for doing business overseas.

Here is some important information that will help you to get the most out of the time we're spending together this week:

### **Evaluation Forms**

I'd like to ask that you complete the Evaluation Forms that will be sent to you via email at the end of each conference day as we progress through the program. If you wait until the end of the conference to record your feedback, you may forget important comments. Your feedback is very valuable to us and is much appreciated, as it helps us improve our future programs.

### **Exhibition Hall**

Our Exhibit Hall will be open throughout the conference. This is a good place to interact with any speaker you're interested in talking to one-on-one or with whom you'd like to schedule a private appointment.

Remember, the speakers and staff are at your disposal and happy to spend time with you. Don't be shy. You came with questions. They came to answer them.



# Retire Overseas Virtual Conference

September 13-17, 2021



## Finally, Very Important

You'll find me, Alessandra Sandoya, Conference Manager, and our Events Coordinator Assistants, Gloria Contreras and Annette Riquelme, at the Conference Networking Chat throughout the three days of our event. Please don't hesitate to seek us out if you have questions, requests, or comments.

Here's to new ideas, new opportunities, and new friends. I'm looking forward to it!

Sincerely,

**Alessandra Sandoya**

**Gloria Contreras**

**Annette Riquelme**

"Your Conference Team"  
Live and Invest Overseas



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2. **Free entry for a guest at every conference, too...**
3. **VIP status, so you'll be invited to participate in private sessions and receptions reserved for elite guests where you'll have access to special opportunities...**
4. **Every Home Conference Kit, so that you'll have access to the complete set of recordings for every conference that you cannot attend in person, so you never miss out.** (These packages sell for as much as \$500 on the Live And Invest Overseas online store. Again, you won't pay a thing and will receive every Home Conference Kit for life.)...



The All Access Pass is \$5,750. You have the option of a payment plan as follows: \$2,750 at the time of registration, then \$250 per month billed each month for each of the 12 months to follow. Or you can pay in full and save \$250.

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## AN EXCLUSIVE, LIMITED-TIME OFFER FOR ATTENDEES ONLY...

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As conference attendee, you can deduct the full amount you paid toward your conference registration from the cost of this new, lifetime membership.

## TALK TO OUR STAFF AND BECOME AN **ALL ACCESS PASS** MEMBER TODAY!



# Know Yourself Questionnaire

Print out the following questionnaire and then settle into a comfortable spot. Take time to respond to each question completely and honestly and write down your answers in full for future reference.

If you're intending to make your move with a spouse or partner, I recommend that you respond to all questions together.

Bring your completed questionnaire with you for our Retire Overseas Virtual Conference, so you have it for reference as you work through the four days of the event.

## **Part I: Climate**

1. Do you enjoy a change of seasons?
2. Do you need regular sunshine?
3. Do you mind rain?
4. Can you handle heat? Humidity?
5. Do you prefer a varying length of day?

## **Part II: Health Care**

1. Do you have a pre-existing health condition?
2. Are you older than 75?
3. Would you be uncomfortable seeing a physician whose first language is not English?

### **Part III: Infrastructure**

1. Do you lose your cool if you can't send an e-mail the first time every time you try?
2. Does your work require reliable Internet service 24 hours a day, seven days a week?
3. Would you mind living on a dirt road?
4. Would you mind your road access being temporarily cut off during the rainy season?
5. Do you need American television? Would you be unhappy without American football on Sunday afternoons?
6. Are you afraid of the dark? That is, will you mind if the electricity goes out?
7. Would you be comfortable owning a car and driving yourself around in a new country? If not, think about places where you could afford a full-time driver or where a car is unnecessary.
8. Would you want to travel outside the country often, either to visit family back home or generally? If so, consider how far it is to the nearest international airport.
9. Would you be unhappy without your favorite comfort foods? If so, consider places with access to international-standard grocery stores.
10. Will chaotic, uncontrolled, unregulated traffic make you nervous?
11. Do you require disabled access?



#### **Part IV: Accessibility to the United States**

1. Do you have children or grandchildren you want to see regularly?
2. Are you going to be keeping a home in the States or Canada?
3. Will you have some ongoing business concerns back home?
4. Do you have a health condition that could necessitate a quick return stateside?

#### **Part V: Language**

1. Do you speak a second language?
2. Are you terrified at the thought of learning one?

#### **Part VI: Culture, Recreation, and Entertainment**

1. What's your favorite thing to do on a Friday night?
2. How would you rather spend a free Sunday afternoon—in a museum or taking a long walk in the woods?
3. How regularly do you want to be able to dine out? To watch a first-run movie in English? To visit an art gallery or attend the theater?
4. What would you like to see from your bedroom window? The ocean? A mountainside covered with wildflowers? A vineyard? A busy street scene?

#### **Part VII: Taxes**

1. From where will you derive your income in retirement?

2. Will you have earned, pension, dividend, interest, rental, or capital gains income to account for? The source of your income has a lot to do with your ultimate tax liability, both in your home country and in your new jurisdiction.

## **Part VIII: Education and Schools**

1. Will you be moving with school-aged children?

## **Part IX: Safety**

1. Are you a woman moving alone?
2. Are you moving with children?
3. Do protests bother you?
4. Do you speak the local language? If not, you may sometimes feel uncomfortable even if there's really no cause for worry.
5. Have you spent much time outside your home country? If yes, you're probably better prepared for situations that, again, might otherwise seem worrisome.

## **Part X: Other**

1. Are you afraid of spiders? Snakes?
2. Will you mind adjusting to the metric system?
3. Will you mind having to pay rent and utilities in person?
4. Are you patient? Will you mind waiting 20 minutes for a 3-minute egg?



5. Are you generally adventuresome? Do you like to try new things?
6. Are you more interested in living in an expat community, among fellow foreigners, or in a very “local” neighborhood?

# Retire Overseas Conference

Sept. 13 - 17, 2021, Virtual



**Monday, Sept. 13, 2021**

**General Sessions — Emcee: Lief Simon**

Event Times Are All Eastern Daylight Time (EDT)

9:00 AM – 9:15 AM	<b>Welcome</b> Kathleen Peddicord, Live and Invest Overseas
9:15 AM – 10:15 AM	<b>Imagining Your New Life Overseas</b> Kathleen Peddicord with Lief Simon, Lee Harrison, Kat Kalashian, and Sophia Titley
10:25 AM – 10:55 AM	<b>Timing Your Retirement: A Balancing Act Between Time, Place, And Money</b> Lee Harrison, Live and Invest Overseas
11:05 AM – 12:05 PM	<b>Workshop #1: Retirement Planning—Don't Let Money Get In Your Way</b> Kathleen Peddicord with Lief Simon and Lee Harrison
<b>12:05 PM – 1:05 PM</b>	<b>Lunch Break</b>
1:05 PM – 2:05 PM	<b>Workshop #2: Visas And Residency</b> Kathleen Peddicord with Lief Simon, Lee Harrison, João Gil Figueira, Roberto Guardia, and Juan Darío Gutiérrez
2:15 PM – 3:15 PM	<b>Workshop #3: Taxes For The Expat And Foreign Retiree</b> Kathleen Peddicord with Lief Simon, Lee Harrison, João Gil Figueira, and Vincenzo Villamena
3:25 PM – 4:25 PM	<b>Workshop #4: The Property Question</b> Kathleen Peddicord with Lief Simon, Lee Harrison, Lynn Mulvihill, and Luis Teixeira da Silva
4:35 PM – 5:35 PM	<b>Workshop #5: The Nuts And Bolts Of Getting Established Overseas</b> Kathleen Peddicord with Lief Simon, Lee Harrison, Darlene Gunter, Amy Prisco, and Kat Kalashian

- *Please keep in mind, hours are Eastern Daylight Time.*
- *Please take note, speakers and topics are subject to change.*

# Retire Overseas Conference

Sept. 13 - 17, 2021, Virtual



**Tuesday, Sept. 14, 2021**

**General Sessions — Emcee: Lief Simon**

Event Times Are All Eastern Daylight Time (EDT)

9:00 AM – 10:00 AM	<b>Discover Asia—Indonesia, Vietnam, Thailand, and Philippines</b> Kathleen Peddicord with Lief Simon, Sophia Titley, Alexander Llanes Acain Jr., and Bart Walters
10:10 AM – 11:10 AM	<b>Discover Europe—Portugal, France, Italy, Spain, Malta, Cyprus, Montenegro, Croatia, and Greece</b> Kathleen Peddicord with Lief Simon, João Gil Figueira, Kat Kalashian, Raymond Setzer, and Sophia Titley
11:20 AM – 12:20 PM	<b>Discover The Americas—Argentina, Belize, Brazil, Chile, Colombia, Dominican Republic, Ecuador, Mexico, Panama, and Uruguay</b> Kathleen Peddicord with Lief Simon, Lee Harrison, Wendy Howarter, Dusty Tubbs, and Lauren Brown
<b>12:20 PM – 1:20 PM</b>	<b>Lunch Break</b>
1:20 PM – 2:20 PM	<b>Workshop #6: Health Care For The Retiree Abroad</b> Kathleen Peddicord with Lief Simon, Lee Harrison, and Adam Bates
2:30 PM – 3:15 PM	<b>Building A Monthly Income Stream Using Dollars You Would Otherwise Pay Out To Federal And State Income Taxes</b> Don Hosmer, Royale Energy, Inc.
3:25 PM – 3:55 PM	<b>Belize</b> Phil Hahn
4:05 PM – 4:35 PM	<b>Panama</b> Dusty Tubbs
4:45 PM – 5:15 PM	<b>Using Your Self-Directed IRA To Invest In Real Estate And Offshore Investments</b> Daniel Hanlon, Midland Trust

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# Retire Overseas Conference

Sept. 13 - 17, 2021, Virtual



**Wednesday, Sept. 15, 2021**  
**General Sessions — Emcee: Lief Simon**

Event Times Are All Eastern Daylight Time (EDT)

9:00 AM – 9:30 AM	<b>Thailand</b> Bart Walters
9:40 AM – 10:10 AM	<b>Portugal</b> Alyson Sheldrake
10:20 AM – 10:50 AM	<b>Cyprus</b> Robin Davie
11:00 AM – 11:30 AM	<b>The Perfect Place To Be In North Cyprus</b> Dengiz Kürşat, Avertiss Real Estate Ltd., Cyprus
11:40 AM – 12:10 PM	<b>The Best-Kept Secret In Alternative Investments</b> Keith Jacobsen, International Coin Alliance
<b>12:10 PM – 1:10 PM</b>	<b>Lunch Break</b>
<b>12:20 PM – 12:50 PM</b>	<b>The Answers To All Your Questions On Collectable Coins</b> Keith Jacobsen, International Coin Alliance
1:10 PM – 2:10 PM	<b>Living Overseas Success Stories—Conference Alumni Share Their Real-Life Adventure</b> Kathleen Peddicord with Wendy Howarter, Dusty Tubbs, Joch Woodruff, and Jeff Woodruff
2:20 PM – 2:40 PM	<b>The Advantages Of A Live And Invest Overseas Premium Membership</b> Dusty Tubbs, All Access Pass Member
2:50 PM – 3:20 PM	<b>Qualifying For Residency In Belize</b> Ryan Wrobel, Wrobel & Co. Attorneys-At-Law, Belize
3:30 PM – 4:00 PM	<b>Mexico</b> Lee Harrison
4:10 PM – 4:40 PM	<b>How To Spot An Undervalued Market</b> John Palumbo, Beachfront Offers, Brazil
4:50 PM – 5:20 PM	<b>Belize Caribbean Opportunity For Profit And Yield</b> Rachel Jensen, ECI Development, Belize

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# Retire Overseas Conference

Sept. 13 - 17, 2021, Virtual



**Thursday, Sept. 16, 2021**

**General Sessions — Emcee: Lief Simon**

Event Times Are All Eastern Daylight Time (EDT)

9:00 AM – 9:30 AM	<b>Italy</b> Raymond Setzer
9:40 AM – 10:10 AM	<b>Retire And Invest In Portugal: Our Favorite Haven For 9 Years In A Row</b> Luis Teixeira da Silva, Algarve Senior Living, Portugal
10:20 AM – 10:50 AM	<b>France</b> Kat Kalashian
11:00 AM – 11:30 AM	<b>Life In Italy's Abruzzo Region... Plus Your Property Options</b> Monia di Guilmi, Abruzzo Rural Property, Italy
11:40 AM – 12:10 PM	<b>Small-Town Living In Argentina's Sierras</b> Paul Reynolds, Reynolds Propiedades S.A., Argentina
<b>12:10 PM – 1:10 PM</b>	<b>Lunch Break</b>
1:10 PM – 1:40 PM	<b>International Health Insurance</b> Adam Bates, Insurance Services of America
1:50 PM – 2:20 PM	<b>Portugal—Get Your Residency In Our #1 Retirement Haven</b> João Gil Figueira, Gil Figueira & Devillet Lima Advogados, Portugal
2:30 PM – 3:00 PM	<b>Vista Encantada On Mexico's Glorious South-Pacific Coast</b> Sandra And Carlos Munguia, Vista Encantada Eco-Club, Mexico
3:10 PM – 3:40 PM	<b>A 101 On Residency Visas In The Little Isthmus</b> Roberto Guardia, Guardia & Co., Panama
3:50 PM – 4:20 PM	<b>Independent Together: Lifestyle, Liberty, And Legacy In A Safe, Sustainable Community</b> Phil Hahn, Carmelita Gardens, Belize
4:30 PM – 5:00 PM	<b>Offshore Taxes For Americans—Q&amp;A</b> Vincenzo Villamena, Online Taxman

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- Please take note, speakers and topics are subject to change.

# Retire Overseas Conference

Sept. 13 - 17, 2021, Virtual



**Friday, Sept. 17, 2021**

**General Sessions — Emcee: Lief Simon**

Event Times Are All Eastern Daylight Time (EDT)

9:00 AM – 9:30 AM	<b>Finding Your French Dream Home</b> Dennelle Taylor Nizoux, Renestance, France
9:40 AM – 10:25 AM	<b>ECI Development—A Hard Money Pre-IPO Success Story</b> Mike Cobb, ECI Development, Latin America
10:35 AM – 11:05 AM	<b>Malta—A Taste Of The Island’s Property Offerings</b> Alex Papagiorcopulo, Homes of Quality, Malta
11:15 AM – 11:45 AM	<b>Accessible Swiss Wealth Management For Americans</b> Jamie Vrijhof-Droese, WHVP, Switzerland
11:55 AM – 12:25 PM	<b>Affordable Properties In Montenegro—Enjoy Earning More Than 10% Net ROI</b> Neira Garaplija, API Investment Ltd., Montenegro
<b>12:25 PM – 1:25 PM</b>	<b>Lunch Break</b>
1:25 PM – 1:55 PM	<b>Ecuador’s Top Residency Visa Options</b> Grace Velastegui, Grace Nelson Attorneys at Law, Ecuador
2:05 PM – 2:35 PM	<b>Panama Roundup—Best Retirement, Investment, And Lifestyle Haven</b> Liz Larroquette, Empresas Bern, Panama
2:45 PM – 3:15 PM	<b>Your Best Bets For A Residency Visa In Colombia</b> Juan Darío Gutiérrez, Gutierrez Group, Colombia
3:25 PM – 3:55 PM	<b>Oceanfront Real Estate Opportunities In Ecuador</b> Amy Prisco, Licensed Realtor, Ecuador
4:05 PM – 5:05 PM	<b>Q&amp;A</b> Kathleen Peddicord with Lief Simon, Lee Harrison, Adam Bates, and Vincenzo Villamena
5:15 PM – 5:45 PM	<b>Taking Those Exciting Next Steps</b> Lee Harrison, Live and Invest Overseas

- Please keep in mind, hours are Eastern Daylight Time.
- Please take note, speakers and topics are subject to change.



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# The Americas



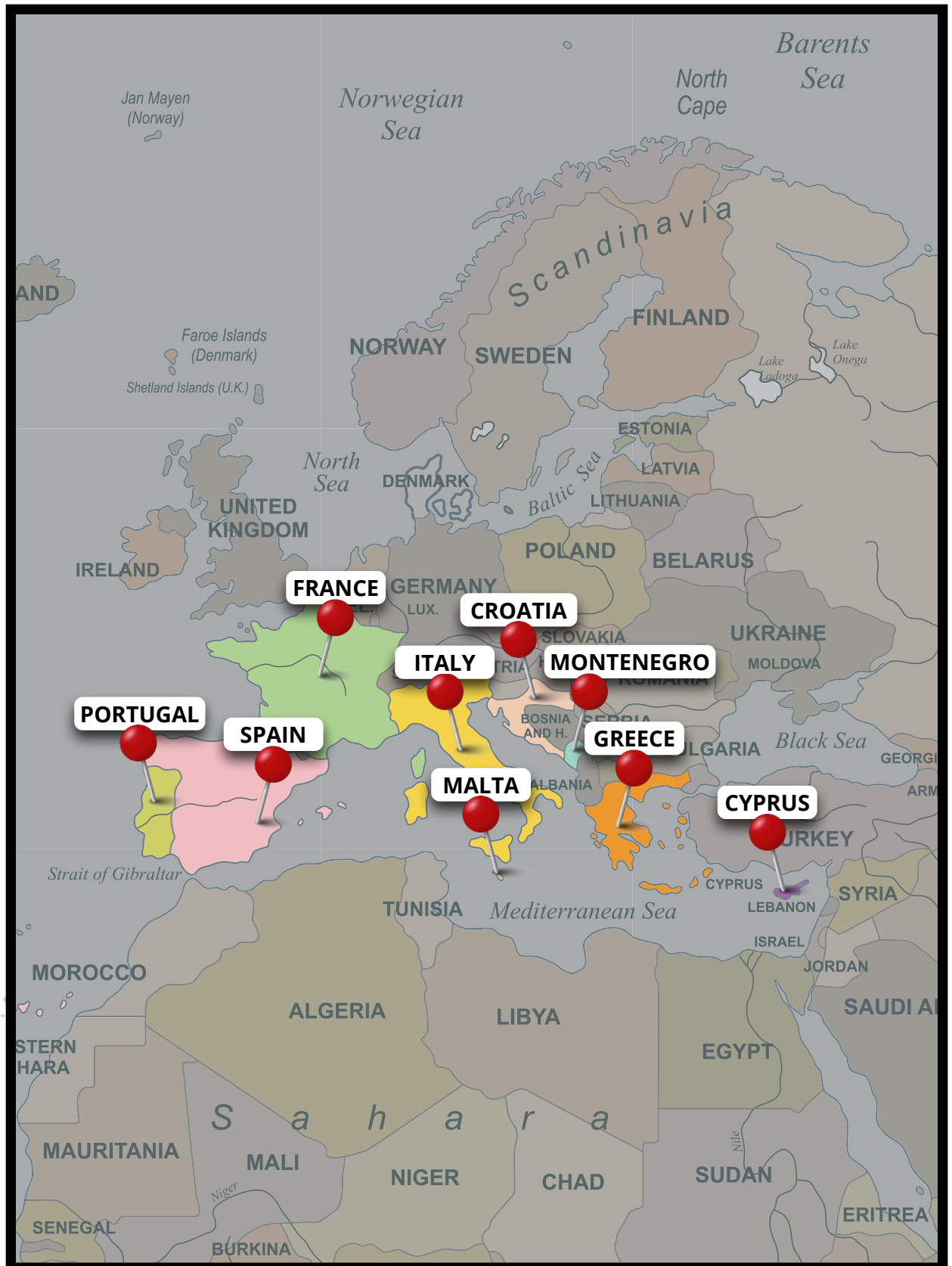
# The Americas

		ARGENTINA	BELIZE	BRAZIL	CHILE	COLOMBIA
COUNTRY FACTS	Population	45 million	420,000	210 million	19 million	50 million
	Language	Spanish	English (most spoken)	Portuguese	Spanish	Spanish
	English Spoken	Somewhat	Yes	Little (professionals)	Somewhat (professionals)	Very little
	Currency	Argentine Peso	Belize Dollar	Brazilian Real	Chilean Peso	Colombian Peso
	GDP Growth	-2.10%	0%	1.10%	1%	3.30%
	Climate	Average Summer Temp	82°F	76°F	62°F	58°F
		Average Winter Temp	59°F	77°F	45°F	54°F
	Natural Disasters	Floods, droughts, earthquakes	Hurricanes, tropical storms, flooding	Floods, wildfires, earthquakes	Earthquakes, volcanoes, tsunamis	Floods, earthquakes, landslides
	Government	Presidential Republic	Unitary Parliamentary Constitutional Monarchy	Federal Presidential Republic	Presidential Republic	Presidential Republic
	Legal System	Civil Law	Common Law	Civil Law	Civil Law	Civil Law
EXPATING	Health Care	Public (good), private (excellent)	Public (basic care only), private (available)	Public (good), private (excellent)	Public (good), private (excellent)	Public (good), private (superb)
	Expat Community	Yes (major havens)	Yes (San Ignacio, Ambergris Caye)	Somewhat (depending on location)	Somewhat (depending on location)	Somewhat (major havens)
	Residency	Self-sufficiency	Yes (proof of income)	QRP (proof of \$2,000 monthly)	Yes (proof of income)	Yes (proof of 3x Colombian minimum wage, approx. \$710 montly)
		Golden Visa	No	No	No	Yes (proof of 650X minimum wage investment, approx. \$155k)
	Ease Of Access	Direct Flights	Yes (only to Buenos Aires)	Yes (only to Belize City)	Yes	Yes
		Low-Cost Domestic Airlines	Yes	Yes	Yes	Yes
		Local Transport	Buses (low-cost), taxis, Uber	Buses (low-cost), taxis	Buses and taxis (low-cost), Uber	Buses, taxis, and Uber
	Cost Of Life	Monthly Budget	Less than \$2,500	Less than \$2,000	Less than \$1,500	Less than \$2,500
		Grocery Budget	\$560	\$300	\$190	\$280
		Rent	\$890	\$750	\$750	\$1,200
TAXES	Income Tax	Up to 35% (Argentina income, non-tax-residents)	25% (QRPs exempt)	27.5% (non-tax-residents)	Up to 35.5% (Chile income, non-tax-residents)	Up to 39% (Colombia income, non-tax-residents)
	Property Tax	Variable	1% to 1.5% (undeveloped land)	0.3% to 1%	Up to 1.2%	Variable
	Inheritance Tax/Stamp Duty	Only on Buenos Aires real estate	Yes (5% stamp duty)	up to 8%	Variable	10% (Colombian assets)
	Corporate Income Tax	30%	25.0%	15%	25% to 27%	Up to 31%

# The Americas

			DR	ECUADOR	MEXICO	PANAMA	URUGUAY
COUNTRY FACTS	Population		11 million	17 million	126 million	4 million	3.5 million
	Language		Spanish	Spanish	Spanish	Spanish	Spanish
	English Spoken		Somewhat (tourist areas)	Little	Yes	Somewhat	Somewhat (major havens)
	Currency		Dominican Republic Peso	U.S. Dollar	Mexican Peso	U.S. Dollar	Uruguayan Peso
	GDP Growth		5%	0%	0.10%	3.00%	0.20%
	Climate	Average Summer Temp	77°F	79°F	83°F	88°F	71°F
		Average Winter Temp		73°F	71°F	86°F	45°F
	Natural Disasters		Floods, earthquakes, hurricanes	Eartquakes, tsunamis, volcanoes	Floods, earthquakes, landslides	Floods, earthquakes, landslides	Earthquakes, floods
	Government		Presidential Republic	Presidential Republic	Federal Presidential Democracy	Presidential Republic	Presidential Republic
	Legal System		Civil Law	Civil Law	Civil Law	Civil Law	Civil Law
EXPATING	Health Care		Private (necessary)	Public (average), private (excellent)	Public (average), private (excellent)	Private (necessary, excellent)	Public (good), private (excellent)
	Expat Community		Yes (major havens)	Yes (major havens)	Yes	Yes (Panama City, Boquete)	Somewhat (major havens)
	Residency	Self-sufficiency	Proof of montly \$1,500 pension/\$2,000 non-pension income	Yes	Proof of \$2,200 monthly income	Proof of \$1,000 monthly income (pensionado)	Yes (proof of monthly pension/ income according to lifestyle)
		Golden Visa	Yes (invest at least \$200k)	No	No	Yes (starting October 2022)	Yes (invest at least \$100k)
	Ease Of Access	Direct Flights	Yes	Yes	Yes	Yes (only to Panama City)	Yes (only to Montevideo)
		Low-Cost Domestic Airlines	Yes	Yes	Yes	Yes	Yes
		Local Transport	Shuttles, moto-taxis, moto-Uber	Buses, taxis and Uber	Buses and taxis (reliable, low-cost)	Taxis, Uber, and Lyft; buses ] (low-cost, unreliable); metro (only in Panama City)	Buses, taxis, and Uber
	Cost Of Life	Monthly Budget	Less than \$2,000	Less than \$1500	Less than \$1,500	Less than \$2,500	Less than \$2,000
		Grocery Budget	\$390	\$340	\$180	\$400	\$290
		Rent	\$930	\$410	\$740	\$1,500	\$1,200
TAXES	Income Tax		Up to 25% (DR income)	Up to 35% (Ecuador income, non-tax-residents)	Up to 35% (Mexican income, non-tax-residents)	Up to 25% (Panama income)	Up to 36% (Uruguay income)
	Property Tax		1%	Up to 1%	Variable but negligible	0% to 0.9%	Variable
	Inheritance Tax/Stamp Duty		3% (DR assets)	Up to 35% (Ecuadorian assets)	No	No	No
	Corporate Income Tax		27%	22% to 28%	30%	Up to 25%	25%

# Europe





# Europe

		GREECE	FRANCE	ITALY	MALTA
COUNTRY FACTS	Population	11 million	67 million	60 million	500,000
	Language	Greek	French	Standard Italian	English, Maltese
	English Spoken	Yes	Yes (cities, tourist areas)	No	Yes
	Currency	Euro	Euro	Euro	Euro
	GDP Growth	1.90%	1.50%	0.30%	4.90%
	Climate	Average Summer Temp	92°F	70°F	78°F
		Average Winter Temp	52°F	39°F	49°F
	Natural Disasters	Flooding, tornadoes, earthquakes, forest fires	Forest fires, flooding, avalanches	Earthquakes, landslides, floods	No
	Government	Parliamentary Republic	Semi-Presidential Republic	Parliamentary Republic	Parliamentary Republic
	Legal System	Civil Law	Civil Law	Civil Law	Civil Law
EXPATING	Health Care	Public (good) private (excellent)	Public (superb), private (superb)	Public (excellent), private (superb)	Public (great), private (superb)
	Expat Community	Somewhat	Yes (established havens)	Somewhat	Yes
	Residency	Self-sufficiency	Yes (proof of income and bank statements)	Yes (proof of approx. \$3,300 monthly income)	Yes (proof of approx. \$56k per year)
		Golden Visa	Yes (proof of approx. \$300k real estate investment)	No	Yes (invest approx. \$300k in a start-up)
	Ease Of Access	Direct Flights	Yes	Yes	No
		Low-Cost Domestic Airlines	Yes	Yes	Yes
		Local Transport	Metro, subway, trolley bus, tram, bus, and taxi	Metro (certain cities), trams, buses, trains, etc.	Metro (certain cities), buses, trains, Uber, etc.
	Cost Of Life	Monthly Budget	Less than \$2,000	Less than \$2,500	Less than \$1,500
		Grocery Budget	\$400	\$600	\$300
		Rent	\$600	\$1,500	\$600
TAXES	Income Tax	Up to 44%	Up to 45% (France income for non-residents)	Up to 43% (Italy income, non-tax-residents)	Up to 35% (worldwide income if tax-resident)
	Property Tax	Variable	Variable	Variable	See stamp duty
	Inheritance Tax/Stamp Duty	10% to 40%	5% to 45%	4% to 8% (inheritance); 2% to 9% (stamp duty)	5% (Malta assets)
	Corporate Income Tax	22%	28% to 31%	24%	35%

# Europe

		PORTUGAL	SPAIN	CYPRUS	MONTENEGRO	CROATIA
COUNTRY FACTS	Population	10 million	47 million	1 million	600,000	4 million
	Language	Portuguese	Spanish (spoken nationwide)	Greek and Turkish	Montenegrin	Croatian
	English Spoken	Yes	Somewhat (tourist areas)	Yes	Somewhat (tourist areas)	Somewhat (tourist areas)
	Currency	Euro	Euro	Euro	Euro	Kuna
	GDP Growth	2.20%	2.00%	3.10%	4.10%	2.90%
	Climate	Average Summer Temp	74°F	87°F	81°F	64°F
		Average Winter Temp	54°F	70°F	44°F	27°F
	Natural Disasters	Floods, earthquakes	Floods, earthquakes, cyclones	Earthquakes, snowstorms, forest fires	Floods, droughts, landslides, forest fires	Earthquakes, forest fires, floods
	Government	Semi-Presidential Republic	Parliamentary Constitutional Monarchy	Constitutional Republic	Constitutional Republic	Constitutional Republic
	Legal System	Civil Law	Civil Law	Common Law-based	Civil Law	Civil Law
EXPATING	Health Care	Public (great), private (excellent)	Public (great), private (excellent)	Public (great), Private (excellent)	Public (low standard), Private (good)	Public (good), Private (high quality)
	Expat Community	Yes	Yes (established havens)	Yes	Somewhat	Somewhat
	Residency	Self-sufficiency	Yes (proof of approx. \$1,400 monthly income)	Yes (proof of income)	Yes (proof of sufficient income)	Yes (proof of approx. \$4,300 monthly income)
		Golden Visa	Yes (invest \$415k+ in real estate)	Yes (approx. \$590k real estate investment)	No	Yes (thresholds vary)
	Ease Of Access	Direct Flights	Yes	Yes	No	No
		Low-Cost Domestic Airlines	Yes	Yes	No	Yes
		Local Transport	Trams, buses, taxis, trains, etc.	Metro (certain cities), trams, buses, trains, etc.	Buses and taxis	Buses and taxis
	Cost Of Life	Monthly Budget	Less than \$2,000	Less than \$2,500	Less than \$2,000	Less than \$2,000
		Grocery Budget	\$250	\$470	\$450	\$430
		Rent	\$870	\$1,200	\$900	\$800
TAXES	Income Tax	20% (Portugal income of Non-Habitual Residents)	19% to 48% (Spain tax-residents)	0% to 35% (Cyprus residents)	11%	Up to 30%
	Property Tax	0.3% to 0.8%	Up to 1.3%	Up to 0.19%	0.25% to 1%	None
	Inheritance Tax/Stamp Duty	0.4% and 0.8%	7.65% to 34% (Spain assets)	None	3%	4%
	Corporate Income Tax	21%	25%	13%	9%	18%

# Asia



# Asia

			THAILAND	VIETNAM	INDONESIA	PHILIPPINES
COUNTRY FACTS	Population		70 million	96 million	270 million	109 million
	Language		Thai	Vietnamese	Indonesian	Filipino
	English Spoken		Somewhat (tourist areas)	Not widely spoken	Somewhat (tourist areas)	Widely spoken
	Currency		Baht	Dong	Indonesian Rupiah	Philippine Peso
	GDP Growth		2.40%	7.00%	5.00%	6.00%
	Climate	Average Summer Temp	95°F	62°F	88°F	86°F
		Average Winter Temp	41°F	36°F	82°F	75°F
	Natural Disasters		Floods, landslides, heatwaves, tsunamis	Floods, landslides, heatwaves	Tornadoes, floods, landslides, tsunamis	Typhoons, volcanic eruptions, earthquakes
	Government		Constitutional Monarchy	Socialist Republic	Unitary Presidential Constitutional Republic	Unitary Presidential Constitutional Republic
	Legal System		Civil Law	Communist Theory/Civil Law	Civil Law	Civil Law/Common Law
EXPATING	Health Care		Public (OK), private (superb)	Public (basic), private (good)	Public (basic), private (good)	Public (good), private (good) in Manila
	Expat Community		Yes	Somewhat	Yes	Yes
	Residency	Self-sufficiency	Yes (proof of approx. \$2,000 monthly for retirement visa)	No	Yes (proof of approx. \$1,500 monthly for retirement visa)	No
		Golden Visa	Yes (proof of approx. \$300k real estate investment)	No	No	No
	Ease Of Access	Direct Flights	No	No	No	No
		Low-Cost Domestic Airlines	Yes	Yes	Yes	Yes
		Local Transport	Taxi, moto-taxi, buses	Scooters, taxis	Motorbikes, moto-taxis, trains, ferries, Gojek	Buses, trains, taxis, jeepneys, motorbikes
	Cost Of Life	Monthly Budget	Less than \$1,500	Less than \$1,000	Less than \$1,500	Less than \$1,500
		Grocery Budget	\$390	\$280	\$330	\$230
		Rent	\$590	\$690	\$640	\$700
TAXES	Income Tax		Up to 35% (Thailand income)	5% to 35% (Vietnam income, non-tax-residents)	5% to 30%	20% to 25%
	Property Tax		0.15% to 3%	Variable	0.50%	1% to 2%
	Inheritance Tax/Stamp Duty		5% to 10%	0.5% to 35% (stamp duty), 10% (inheritance tax)	0.20%	5% to 20%
	Corporate Income Tax		20%	20%	20% (starting 2022)	25%



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<ul style="list-style-type: none"><li>• Access to private monthly interactive webinars, each on a new top retirement haven overseas and each featuring a new retire overseas expert or current expat...</li></ul>	

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KATHLEEN'S PERSONAL GUARANTEE

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However, if you don't feel the Overseas Retirement Circle delivers on this promise, you can rescind your membership at any time. If you do, we'll promptly reimburse you for any term remaining on your membership. No questions asked.

The Special Reports and other materials you've already received are yours to keep, no matter what.

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When you join, you will be enrolled in our auto-renewal program, which guarantees the current low price for as long as you continue with your membership. You can cancel anytime you like, and any unwanted automatic recurring charges will be refunded immediately.



**Retire Overseas Virtual Conference  
Sept. 13 – 17, 2021**

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